



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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**BHC Name** [RBC US GROUP HOLDINGS LLC](#)

**City/State** [TORONTO, 0](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [150,540,152](#)

Peer Group Number: [9](#) Number in Peer Group: \_\_\_\_\_

Number of Bank Subsidiaries: [2](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[RBC US GROUP HOLDINGS LLC](#)  
[200 BAY STREET, SOUTH TOWER](#)  
  
[TORONTO, 0 M5J 2J5](#)

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BHC Name

City/State

## Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000) .....	141,615,353	128,499,487	121,004,598		
Net income (\$000) .....	1,041,125	1,201,744	1,002,419		
Number of BHCs in peer group .....		125	118		

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	1.49			1.92	3.01	13	1.86	3.08	8						
+ Non-interest income .....	3.77			3.74	1.32	90	3.28	1.31	91						
– Overhead expense .....	4.25			4.60	2.69	95	4.13	2.71	92						
– Provision for credit losses .....	0.13			0.09	0.15	37	0.06	0.14	25						
+ Securities gains (losses) .....	0			0.01	0.01	65	0	0	42						
+ Other tax equivalent adjustments .....	0.01			-0.01	0	3	0	0	87						
= Pretax net operating income (tax equivalent) .....	0.99			1.13	1.56	17	0.95	1.57	8						
Net operating income .....	0.74			0.94	1.19	19	0.83	1.24	13						
Net income .....	0.74			0.94	1.19	19	0.83	1.24	13						
Net income (Subchapter S adjusted) .....					1.17			1.42							
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.12			3.39	4.41	8	3.29	4.24	8						
Interest expense .....	0.42			1.26	1.08	69	1.19	0.86	78						
Net interest income (tax equivalent) .....	1.71			2.13	3.33	12	2.10	3.38	10						
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.07			0.06	0.21	26	0.07	0.22	28						
Earnings coverage of net loan and lease losses (X) .....	35.13			51.98	24.40	84	39.13	21.75	81						
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.77			0.62	0.83	32	0.54	0.90	21						
Allowance for loan and lease losses / Total loans and leases .....	0.77			0.62	0.81	33	0.54	0.89	21						
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.24			0.30	0.57	22	0.21	0.61	10						
30–89 days past due loans and leases / Total loans and leases .....	0.47			0.33	0.43	44	0.32	0.44	36						
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	6.99			23.06	14.45	77	40.38	16.62	92						
Net short-term noncore funding dependence .....	-5.41			8.59	3.38	61	25.19	4.66	95						
Net loans and leases / Total assets .....	43.81			43.53	63.77	15	41.80	63.98	13						
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.91			9.78	9.76	59	9.79	9.71	53						
Holding company equity capital / Total assets .....	12.07			12.17	12.43	47	12.19	12.22	53						
Total equity capital (including minority interest) / Total assets .....	12.07			12.19	12.57	46	12.22	12.27	52						
Common equity tier 1 capital / Total risk-weighted assets .....	15.79			17.19	12.17	92	17.19	12.12	92						
Net loans and leases / Equity capital (X) .....	3.63			3.58	5.21	13	3.43	5.29	13						
Cash dividends / Net income .....	0			0	33.12	3	0	27.31	5						
Cash dividends / Net income (Subchapter S adjusted) .....					-12.02			17.36							
<b>Growth Rates</b>															
Assets .....	7.77			6.45	9.26	52		7							
Equity capital .....	6.87			6.28	10.49	41		7.89							
Net loans and leases .....	8.48			10.83	9.10	68		7.89							
Noncore funding .....	-21.68			-2.39	6.59	37		10.67							
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0			0	1.02	36	0	1.14	37						
Long-term debt / Equity capital .....	47.99			0	13.04	13	0	13.37	15						
Equity investment in subsidiaries / Equity capital .....	97.08			97	103.22	15	97.15	103.10	17						
Cash from ops + noncash items + op expense / Op expense + dividends .....	410.56			3,896.04	190.27	99	1,533.18	174.91	99						

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

# Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,697,555	2,133,027	1,719,763			-20.42	
Income from lease financing receivables.....	94,955	71,497	58,588			32.81	
Fully taxable income on loans and leases.....	1,761,127	2,174,484	1,750,499			-19.01	
Tax-exempt income on loans and leases.....	31,383	30,040	27,852			4.47	
Estimated tax benefit on income on loans and leases.....	18,368	13,927	30,892			31.89	
Income on loans and leases (tax equivalent).....	1,810,878	2,218,451	1,809,243			-18.37	
Investment interest income (tax equivalent).....	321,957	364,258	336,154			-11.61	
Interest on balances due from depository institutions.....	9,643	49,126	32,535			-80.37	
Interest income on other earning assets.....	492,016	1,282,542	1,353,192			-61.64	
Total interest income (tax equivalent).....	2,634,494	3,914,377	3,531,124			-32.70	
Interest on time deposits of \$250K or more.....	7,233	9,995	3,494			-27.63	
Interest on time deposits < \$250K.....	11,591	3,968	1,307			192.11	
Interest on foreign office deposits.....	0	0	0				
Interest on other deposits.....	70,585	134,327	62,850			-47.45	
Interest on other borrowings and trading liabilities.....	422,799	1,296,847	1,200,744			-67.40	
Interest on subordinated debt and mandatory convertible securities.....	5,995	7,493	8,403			-19.99	
Total interest expense.....	518,203	1,452,630	1,276,798			-64.33	
Net interest income (tax equivalent).....	2,116,291	2,461,747	2,254,326			-14.03	
Non-interest income.....	5,331,926	4,805,259	3,968,888			10.96	
Adjusted operating income (tax equivalent).....	7,448,217	7,267,006	6,223,214			2.49	
Overhead expense.....	6,020,280	5,911,660	4,998,802			1.84	
Provision for credit losses.....	177,061	109,455	70,541				
Securities gains (losses).....	189	10,654	-32			-98.23	
Other tax equivalent adjustments.....	7,767	-6,625	789				
Pretax net operating income (tax equivalent).....	1,398,351	1,453,403	1,153,781			-3.79	
Applicable income taxes.....	318,743	226,343	89,543			40.82	
Tax equivalent adjustments.....	39,080	18,195	61,109			114.78	
Applicable income taxes (tax equivalent).....	357,823	244,538	150,652			46.33	
Minority interest.....	-597	7,121	710				
Net income before discontinued operations, net of minority interest.....	1,041,125	1,201,744	1,002,419			-13.37	
Discontinued operations, net of applicable income taxes.....	0	0	0				
Net income attributable to holding company.....	1,041,125	1,201,744	1,002,419			-13.37	
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	1,040,528	1,208,865	1,003,129			-13.93	
Investment securities income (tax equivalent).....	321,957	364,258	336,154			-11.61	
US Treasury and agency securities (excluding mortgage-backed securities) ..	29,993	30,076	28,890			-0.28	
Mortgage-backed securities.....	251,073	284,595	235,036			-11.78	
All other securities.....	40,891	49,587	72,228			-17.54	
Cash dividends declared.....	0	0	0				
Common.....	0	0	0				
Preferred.....	0	0	0				

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	1.86			3.05	4	8	2.92	3.87	8						
Less: Interest expense .....	0.37			1.13	0.98	68	1.06	0.79	75						
Equals: Net interest income (tax equivalent) .....	1.49			1.92	3.01	13	1.86	3.08	8						
Plus: Non-interest income .....	3.77			3.74	1.32	90	3.28	1.31	91						
Equals: adjusted operating income (tax equivalent) .....	5.26			5.66	4.41	92	5.14	4.46	85						
Less: Overhead expense .....	4.25			4.60	2.69	95	4.13	2.71	92						
Less: Provision for credit losses .....	0.13			0.09	0.15	37	0.06	0.14	25						
Plus: Realized gains (losses) on held-to-maturities securities .....	0			0	0	96	0	0	94						
Plus: Realized gains (losses) on available-for-sale securities .....	0			0.01	0.01	65	0	0	40						
Plus: other tax equivalent adjustments .....	0.01			-0.01	0	3	0	0	87						
Equals: Pretax net operating income (tax equivalent) .....	0.99			1.13	1.56	17	0.95	1.57	8						
Less: Applicable income taxes (tax equivalent) .....	0.25			0.19	0.36	10	0.12	0.33	9						
Less: Minority interest .....	0			0.01	0	83	0	0	76						
Equals: Net operating income .....	0.74			0.94	1.19	19	0.83	1.24	13						
Plus: Net extraordinary items .....	0			0	0	50	0	0	51						
Equals: Net income .....	0.74			0.94	1.19	19	0.83	1.24	13						
Memo: Net income (last four quarters) .....	0.74			0.94	1.19	18		1.24							
Net income—BHC and noncontrolling (minority) interest .....	0.73			0.94	1.20	18	0.83	1.25	13						
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	87.60			89.85	91.05	35	88.72	91.48	21						
Average interest-bearing funds / Average assets .....	54.25			57.15	65.57	18	56.49	65.56	16						
Interest income (tax equivalent) / Average earning assets .....	2.12			3.39	4.41	8	3.29	4.24	8						
Interest expense / Average earning assets .....	0.42			1.26	1.08	69	1.19	0.86	78						
Net interest income (tax equivalent) / Average earning assets .....	1.71			2.13	3.33	12	2.10	3.38	10						
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.02			4.19	5.09	9	4.06	4.95	9						
Interest-bearing bank balances .....	0.26			2.24	2.04	62	1.45	1.64	30						
Federal funds sold and reverse repos .....	0.78			2.87	2.44	74	2.51	2.17	72						
Trading assets .....	2.02			2.63	0.99	78	3.54	1.11	88						
Total earning assets .....	2.10			3.37	4.36	8	3.23	4.20	7						
Investment securities (tax equivalent) .....	1.79			2.26	2.76	6	2.27	2.68	17						
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.72			1.97	2.32	32	1.68	2.05	23						
Mortgage-backed securities .....	1.68			2.22	2.61	9	2.15	2.50	11						
All other securities .....	3.23			3.75	4.06	49	4.10	4.20	67						
Interest-bearing deposits .....	0.26			0.58	1.10	13	0.31	0.81	7						
Time deposits of \$250K or more .....	0.91			1.64	1.96	23	0.84	1.44	10						
Time deposits < \$250K .....	1.59			1.30	1.82	18	0.55	1.29	9						
Other domestic deposits .....	0.22			0.56	0.93	20	0.30	0.67	11						
Foreign deposits .....					1.19			0.97							
Federal funds purchased and repos .....	0.68			2.78	1.86	84	2.39	1.51	82						
Other borrowed funds and trading liabilities .....	1.12			1.96	2.38	25	2.38	2.28	58						
All interest-bearing funds .....	0.67			1.98	1.49	78	1.87	1.19	84						

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Non-interest Income and Expenses</b>					
Total non-interest income	5,331,926	4,805,259	3,968,888		
Fiduciary activities income	1,484,930	1,317,157	1,235,098		
Service charges on deposit accounts - domestic	58,596	59,745	61,673		
Trading revenue	425,191	328,811	64,337		
Investment banking fees and commissions	2,582,464	2,458,134	2,241,984		
Insurance activities revenue	9,939	9,052	9,499		
Venture capital revenue	0	-109	-466		
Net servicing fees	-73	-82	-85		
Net securitization income	0	0	0		
Net gains (losses) on sales of loans, OREO, other assets	-1,566	1,817	33,619		
Other non-interest income	772,445	630,734	323,229		
Total overhead expenses	6,020,280	5,911,660	4,998,802		
Personnel expense	3,845,231	3,771,314	3,043,456		
Net occupancy expense	575,769	534,983	480,665		
Goodwill impairment losses	0	0	0		
Amortization expenses and impairment loss (other intangible assets)	145,328	188,643	147,691		
Other operating expenses	1,453,952	1,416,720	1,326,990		
Fee income on mutual funds and annuities	287,996	315,860	331,292		
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	27,891,924	19,115,354	15,378,206		
Number of equivalent employees	13,648	13,453	12,964		
Average personnel expense per employee	281.74	280.33	234.76		
Average assets per employee	10,376.27	9,551.73	9,333.89		

## Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Mutual fund fee income / Non-interest income	5.40			6.57	2.72	84	8.35	3.08	87						
Overhead expenses / Net Interest Income + non-interest income	81.17			81.63	61.29	92	81.11	60.88	94						

## Percent of Average Assets

Total overhead expense	4.25			4.60	2.69	95	4.13	2.71	92						
Personnel expense	2.72			2.93	1.41	97	2.52	1.44	97						
Net occupancy expense	0.41			0.42	0.28	92	0.40	0.28	87						
Other operating expenses	1.13			1.25	0.97	80	1.22	0.97	81						
Overhead less non-interest income	0.49			0.86	1.32	21	0.85	1.38	16						

## Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	80.83			81.35	60.64	92	80.33	60.37	94						
Personnel expense	51.63			51.90	32.39	97	48.90	32.51	97						
Net occupancy expense	7.73			7.36	6.52	66	7.72	6.48	73						
Other operating expenses	21.47			22.09	21.20	68	23.70	20.90	73						
Total non-interest income	71.59			66.12	29.23	89	63.78	28.50	91						
Fiduciary activities income	19.94			18.13	1.97	96	19.85	2.14	95						
Service charges on domestic deposit accounts	0.79			0.82	3.88	14	0.99	4.15	15						
Trading revenue	5.71			4.52	1.18	88	1.03	0.85	76						
Investment banking fees and commissions	34.67			33.83	3.54	94	36.03	3.42	95						
Insurance activities revenue	0.13			0.12	0.47	54	0.15	0.47	59						
Venture capital revenue	0			0	0.02	1	-0.01	0.02	1						
Net servicing fees	0			0	0.28	13	0	0.65	2						
Net securitization income	0			0	0.01	44	0	0.01	44						
Net gain (loss) - sales of loans, OREO, and other assets	-0.02			0.03	1.86	14	0.54	1.61	41						
Other non-interest income	10.37			8.68	10.04	52	5.19	9.86	18						
Overhead less non-interest income	9.24			15.22	31.06	16	16.55	31.46	13						
Applicable income taxes / Pretax net operating income (tax equivalent)	22.79			15.57	20.56	15	7.76	19.04	5						
Applicable income tax + TE / Pretax net operating income + TE	25.59			16.83	23.23	7	13.06	21.56	8						

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	32,873,605	28,266,782	24,166,570			16.30	
Commercial and industrial loans	11,712,059	8,181,319	7,513,873			43.16	
Loans to individuals	1,855,246	1,705,633	1,464,132			8.77	
Loans to depository institutions and acceptances of other banks	17,590	15,426	46,130			14.03	
Agricultural loans	0	0	0				
Other loans and leases	20,010,822	23,009,148	21,966,199			-13.03	
Less: Unearned income	0	0	0				
Loans and leases, net of unearned income	66,469,322	61,178,308	55,156,904			8.65	
Less: Allowance for loan and lease losses	510,325	377,606	298,776			35.15	
Net loans and leases	65,958,997	60,800,702	54,858,128			8.48	
Debt securities that reprice or mature in over 1 year	17,527,961	14,702,106	11,909,480			19.22	
Mutual funds and equity securities	1,258,585	1,056,534	124,944			19.12	
Subtotal	84,745,543	76,559,342	66,892,552			10.69	
Interest-bearing bank balances	4,123,444	2,316,000	2,968,648			78.04	
Federal funds sold and reverse repos	29,142,651	31,073,151	22,466,791			-6.21	
Debt securities that reprice or mature within 1 year	2,115,388	1,694,518	1,585,806			24.84	
Trading assets	13,691,864	13,527,556	21,471,954			1.21	
Total earning assets	133,818,890	125,170,567	115,385,751			6.91	
Non-interest-bearing cash and due from depository institutions	802,579	735,629	821,671			9.10	
Premises, fixed assets, and leases	2,372,791	2,259,242	916,530			5.03	
Other real estate owned	4,499	4,660	6,611			-3.45	
Investment in unconsolidated subsidiaries	29,329	75,497	72,085			-61.15	
Intangible and other assets	13,512,064	11,440,722	14,023,950			18.10	
Total assets	150,540,152	139,686,317	131,226,598			7.77	
Quarterly average assets	146,387,644	136,451,133	125,164,891			7.28	
Average loans and leases (YTD)	59,898,976	53,000,241	44,566,348			13.02	
<b>Memoranda</b>							
Loans held-for-sale	0	0	0				
Loans not held-for-sale	66,469,322	61,178,308	55,156,904			8.65	
Real estate loans secured by 1-4 family	16,990,970	14,961,893	12,393,034			13.56	
Commercial real estate loans	15,825,837	13,249,937	11,737,677			19.44	
Construction and land development	2,881,190	2,721,394	2,281,877			5.87	
Multifamily	1,779,000	1,318,571	972,993			34.92	
Nonfarm nonresidential	11,165,647	9,209,972	8,482,807			21.23	
Real estate loans secured by farmland	56,798	54,952	35,859			3.36	
Total investment securities	20,901,934	17,453,158	13,620,230			19.76	
U.S. Treasury securities	281	100,453	99,467			-99.72	
US agency securities (excluding mortgage-backed securities)	2,218,334	1,445,016	1,504,073			53.52	
Municipal securities	634,254	751,308	839,132			-15.58	
Mortgage-backed securities	16,683,441	13,658,131	10,309,610			22.15	
Asset-backed securities	95,784	429,686	731,281			-77.71	
Other debt securities	11,255	12,030	11,723			-6.44	
Mutual funds and equity securities	1,258,585	1,056,534	124,944			19.12	
Available-for-sale securities	14,202,211	12,613,616	9,289,926			12.59	
U.S. Treasury securities	181	100,354	99,369			-99.82	
US agency securities (excluding mortgage-backed securities)	1,347,119	605,261	662,912			122.57	
Municipal securities	791	3,668	8,885			-78.44	
Mortgage-backed securities	12,747,081	11,462,617	7,775,756			11.21	
Asset-backed securities	95,784	429,686	731,281			-77.71	
Other debt securities	11,255	12,030	11,723			-6.44	
Mutual funds and equity securities	0	0	0				
Held-to-maturity securities appreciation (depreciation)	106,182	8,582	-112,868			1137.26	
Available-for-sale securities appreciation (depreciation)	138,319	-8,292	-174,268				
Structured notes, fair value	0	0	0				
Pledged securities	3,106,143	1,568,565	1,404,716			98.02	

BHC Name

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## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits .....	32,860,169	25,161,360	23,671,339			30.60	
NOW, ATS and transaction accounts .....	2,181,498	777,126	597,469			180.71	
Time deposits less brokered deposits) < \$250K .....	243,932	284,476	229,510			-14.25	
MMDA and other savings accounts .....	35,056,416	26,263,753	20,514,022			33.48	
Other non-interest-bearing deposits .....	0	0	0				
Core deposits .....	70,342,015	52,486,715	45,012,340			34.02	
Time deposits of \$250K or more .....	725,820	819,013	452,209			-11.38	
Foreign deposits .....	0	0	0				
Federal funds purchased and repos .....	22,771,034	30,941,491	33,771,832			-26.41	
Secured federal funds purchased .....	0	0	0				
Commercial paper .....	0	0	0				
Other borrowings w/remaining maturity of 1 year or less .....	6,896,971	9,777,386	9,672,092			-29.46	
Other borrowings w/remaining maturity over 1 year .....	10,487,174	11,039,649	10,123,951			-5.00	
Brokered deposits < \$250K .....	427,917	164,448	12,203			160.21	
Noncore funding .....	41,308,916	52,741,987	54,032,287			-21.68	
Trading liabilities .....	6,533,786	7,795,023	7,985,405			-16.18	
Subordinated notes and debentures + trust preferred securities .....	153,402	155,469	235,322			-1.33	
Other liabilities .....	14,031,483	9,480,046	7,931,183			48.01	
Total liabilities .....	132,369,602	122,659,240	115,196,537			7.92	
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0				
Common stock .....	0	0	0				
Common surplus .....	17,413,801	17,412,842	17,707,256			0.01	
Retained earnings .....	665,674	-375,220	-1,575,970				
Accumulated other comprehensive income .....	85,287	-40,253	-137,951				
Other equity capital components .....	0	0	0				
Total holding company equity capital .....	18,164,762	16,997,369	15,993,335			6.87	
Noncontrolling (minority) interest in subsidiaries .....	5,788	29,708	36,726			-80.52	
Total equity capital, including minority interest .....	18,170,550	17,027,077	16,030,061			6.72	
Total liabilities and capital .....	150,540,152	139,686,317	131,226,598			7.77	
<b>Memoranda</b>							
Non-interest-bearing deposits .....	32,860,169	25,161,360	23,671,339			30.60	
Interest-bearing deposits .....	38,635,583	28,308,816	21,805,413			36.48	
Total deposits .....	71,495,752	53,470,176	45,476,752			33.71	
Long-term debt that reprices within 1 year .....	1,252,425	1,620,320	2,299,465			-22.71	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	16,997,369	15,993,335	14,664,160				
Accounting restatements .....	0	0	0				
Net income .....	1,041,125	1,201,744	1,002,419				
Net sale of new perpetual preferred stock .....	0	0	0				
Net sale of new common stock .....	0	0	0				
Sale of treasury stock .....	0	0	0				
Less: Purchase of treasury stock .....	0	0	0				
Changes incident to business combinations .....	0	0	0				
Less: Dividends declared .....	0	0	0				
Change in other comprehensive income .....	125,540	97,697	-8,985				
Changes in debit to ESOP liability .....	0	0	0				
Other adjustments to equity capital .....	728	-295,407	335,741				
Holding company equity capital, ending balance .....	18,164,762	16,997,369	15,993,335				



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Peer #

## Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Real estate loans	21.84			20.24	37.78	19	18.42	37.19	19						
Commercial and industrial loans	7.78			5.86	12.02	19	5.73	12.85	19						
Loans to individuals	1.23			1.22	4.20	41	1.12	4.31	36						
Loans to depository institutions and acceptances of other banks	0.01			0.01	0.04	72	0.04	0.05	78						
Agricultural loans	0			0	0.24	11	0	0.30	12						
Other loans and leases	13.29			16.47	5.01	94	16.74	5	97						
Net loans and leases	43.81			43.53	63.77	15	41.80	63.98	13						
Debt securities over 1 year	11.64			10.53	14.60	25	9.08	14.63	19						
Mutual funds and equity securities	0.84			0.76	0.06	99	0.10	0.06	72						
Subtotal	56.29			54.81	79.65	11	50.97	79.97	10						
Interest-bearing bank balances	2.74			1.66	3.06	42	2.26	3.04	52						
Federal funds sold and reverse repos	19.36			22.24	1.57	93	17.12	1.66	93						
Debt securities 1 year or less	1.41			1.21	1.91	50	1.21	1.96	48						
Trading assets	9.10			9.68	1.19	92	16.36	1.33	94						
Total earning assets	88.89			89.61	89.53	48	87.93	89.74	29						
Non-interest cash and due from depository institutions	0.53			0.53	1.14	11	0.63	1.21	12						
Other real estate owned	0			0	0.03	21	0.01	0.04	20						
All other assets	10.57			9.87	9.27	61	11.45	8.98	75						
<b>Memoranda</b>															
Short-term investments	23.50			25.12	7.63	88	20.59	7.80	86						
U.S. Treasury securities	0			0.07	1.03	42	0.08	1.04	45						
US agency securities (excluding mortgage-backed securities)	1.47			1.03	0.54	75	1.15	0.69	77						
Municipal securities	0.42			0.54	1.34	40	0.64	1.62	41						
Mortgage-backed securities	11.08			9.78	11.44	38	7.86	11.13	29						
Asset-backed securities	0.06			0.31	0.28	73	0.56	0.33	78						
Other debt securities	0.01			0.01	0.39	27	0.01	0.41	30						
Loans held-for-sale	0			0	0.39	7	0	0.30	8						
Loans held for investment	44.15			43.80	63.50	15	42.03	63.93	13						
Real estate loans secured by 1–4 family	11.29			10.71	13.29	38	9.44	13.46	32						
Revolving	0.76			0.86	2.07	34	0.94	2.27	32						
Closed-end, secured by first liens	10.52			9.84	10.69	47	8.49	10.57	37						
Closed-end, secured by junior liens	0.01			0.01	0.28	13	0.01	0.31	12						
Commercial real estate loans	10.51			9.49	22.23	24	8.94	21.58	22						
Construction and land development	1.91			1.95	3.44	39	1.74	3.51	35						
Multifamily	1.18			0.94	3.01	24	0.74	2.72	22						
Nonfarm nonresidential	7.42			6.59	14.69	26	6.46	14.44	26						
Real estate loans secured by farmland	0.04			0.04	0.36	41	0.03	0.41	41						



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Peer #

## Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	49.46			46.20	57.46	32	43.81	56.49	32						
Real estate loans secured by 1-4 family	25.56			24.46	20.75	60	22.47	21.10	52						
Revolving	1.71			1.97	3.15	38	2.23	3.50	39						
Closed-end	23.85			22.49	17.39	70	20.24	17.39	62						
Commercial real estate loans	23.81			21.66	33.52	29	21.28	32.14	31						
Construction and land development	4.33			4.45	5.09	50	4.14	5.20	49						
1-4 family	0.19			0.33	0.94	39	0.27	1.02	35						
Other	4.15			4.12	4.02	57	3.87	4.05	53						
Multifamily	2.68			2.16	4.69	34	1.76	4.10	31						
Nonfarm nonresidential	16.80			15.05	22.15	33	15.38	21.40	36						
Owner-occupied	5.39			4.85	7.72	35	4.69	8.03	35						
Other	11.41			10.21	14.34	34	10.69	13.38	43						
Real estate loans secured by farmland	0.09			0.09	0.55	45	0.07	0.63	43						
Loans to depository institutions and acceptances of other banks	0.03			0.03	0.11	73	0.08	0.12	80						
Commercial and industrial loans	17.62			13.37	19.53	30	13.62	20.32	31						
Loans to individuals	2.79			2.79	7.13	46	2.65	7.36	44						
Credit card loans	0.26			0.41	0.81	66	0.39	1.02	64						
Agricultural loans	0			0	0.37	11	0	0.46	12						
Other loans and leases	30.11			37.61	9.85	92	39.82	9.66	92						
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	224.73			212.13	391.26	21	199.18	379.80	21						
Real estate loans secured by 1-4 family	116.15			112.28	138.18	40	102.14	137.84	36						
Revolving	7.78			9.04	21.26	33	10.15	23.33	33						
Closed-end	108.37			103.24	115.20	45	91.99	112.79	41						
Commercial real estate loans	108.19			99.43	229.44	24	96.74	219.72	24						
Construction and land development	19.70			20.42	34.95	40	18.81	35.36	36						
1-4 family	0.85			1.51	6.61	34	1.23	7.04	32						
Other	18.84			18.92	27.32	45	17.58	27.26	39						
Multifamily	12.16			9.90	31.04	25	8.02	27.85	23						
Nonfarm nonresidential	76.33			69.12	152.10	25	69.91	147.22	28						
Owner-occupied	24.47			22.26	53.07	27	21.30	54.89	26						
Other	51.86			46.86	97.41	29	48.61	91.80	32						
Real estate loans secured by farmland	0.39			0.41	3.60	40	0.30	4.02	39						
Loans to depository institutions and acceptances of other banks	0.12			0.12	0.44	71	0.38	0.54	78						
Commercial and industrial loans	80.06			61.40	122.02	24	61.93	128.82	23						
Loans to individuals	12.68			12.80	43.51	41	12.07	42.67	36						
Credit card loans	1.19			1.88	4.34	66	1.79	5.31	62						
Agricultural loans	0			0	2.18	11	0	2.72	12						
Other loans and leases	136.80			172.67	52.44	94	181.04	51.79	96						
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	20.05			18.88	26.45	34	18.71	24.79	36						
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	91.09			86.69	178.57	25	85.03	167.93	26						
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	115.56			108.95	236.10	23	106.33	225.98	22						

## Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Short-term investments	23.50			25.12	7.63	88	20.59	7.80	86						
Liquid assets	44.28			45	22.44	87	45.45	22.72	88						
Investment securities	13.88			12.49	16.99	30	10.38	17.27	18						
Net loans and leases	43.81			43.53	63.77	15	41.80	63.98	13						
Net loans, leases and standby letters of credit	44.36			44.13	64.84	13	42.35	65.07	11						
Core deposits	46.73			37.57	63.09	13	34.30	62.13	11						
Noncore funding	27.44			37.76	19.36	84	41.17	21.34	86						
Time deposits of \$250K or more	0.48			0.59	2.94	9	0.34	2.89	7						
Foreign deposits	0			0	0.43	38	0	0.47	38						
Federal funds purchased and repos	15.13			22.15	1.94	96	25.74	1.97	96						
Secured federal funds purchased	0			0	0	49	0	0	49						
Net federal funds purchased (sold)	-4.23			-0.09	0.48	17	8.61	0.54	99						
Commercial paper	0			0	0.02	45	0	0.02	44						
Other borrowings w/remaining maturity of 1 year or less	4.58			7	3.01	90	7.37	3.67	84						
Earning assets that reprice within 1 year	47.05			52.15	39.29	84	49.02	40.29	78						
Interest-bearing liabilities that reprice within 1 year	0.91			0.86	10.19	3	0.48	10.01	4						
Long-term debt that reprices within 1 year	0.83			1.16	0.96	73	1.75	1.34	73						
Net assets that reprice within 1 year	45.31			50.13	26.63	94	46.78	27.38	91						
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	6.99			23.06	14.45	77	40.38	16.62	92						
Net short-term noncore funding dependence	-5.41			8.59	3.38	61	25.19	4.66	95						
Short-term investment / Short-term noncore funding	114.89			84.21	77.77	65	61.59	66.46	62						
Liquid assets - short-term noncore funding / Nonliquid assets	42.76			27.58	16.97	80	22.03	16.04	70						
Net loans and leases / Total deposits	92.26			113.71	90.31	88	120.63	90.08	89						
Net loans and leases / Core deposits	93.77			115.84	103.93	78	121.87	105	80						
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.75			0.07	0.72	24	-0.95	-0.82	33						
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.98			-0.06	1.36	8	-1.47	-1.98	65						
Structured notes appreciation (depreciation) / Tier 1 capital				0			-0.05								
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	26.03			21.68	12.67	66	30.88	16.19	72						
Available-for-sale securities	67.95			72.27	85.40	24	68.21	81.88	27						
U.S. Treasury securities	0			0.58	6.15	40	0.73	6.99	46						
US agency securities (excluding mortgage-backed securities)	10.61			8.28	3.49	80	11.04	4.02	84						
Municipal securities	3.03			4.30	7.75	52	6.16	9.16	51						
Mortgage-backed securities	79.82			78.26	67.43	62	75.69	65.45	62						
Asset-backed securities	0.46			2.46	1.66	76	5.37	2.05	79						
Other debt securities	0.05			0.07	2.94	30	0.09	2.79	32						
Mutual funds and equity securities	6.02			6.05	0.40	97	0.92	0.42	81						
Debt securities 1 year or less	10.12			9.71	11.86	56	11.64	11.91	63						
Debt securities 1 to 5 years	37.13			54.73	17.94	91	59.37	19.18	91						
Debt securities over 5 years	46.73			29.50	66.02	15	28.07	64.73	14						
Pledged securities	14.86			8.99	30.57	20	10.31	33.30	18						
Structured notes, fair value	0			0	0.03	42	0	0.04	41						
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	0.85			29.84	26.69	63	6.77								
Investment securities	19.76			28.14	11.75	83	9.42								
Core deposits	34.02			16.61	11.23	73	7.29								
Noncore funding	-21.68			-2.39	6.59	37	10.67								

BHC Name

City/State

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	27,068,429	23,517,770	21,038,510		
Commit: Secured commercial real estate loans	3,318,131	2,883,826	2,695,082		
Commit: Unsecured real estate loans	590,846	787,940	797,971		
Credit card lines (reported semiannually, June/Dec)	2,890,669	2,620,730	1,978,297		
Securities underwriting	0	0	0		
Standby letters of credit	822,853	839,344	712,721		
Commercial and similar letters of credit	95,622	105,951	134,296		
Securities lent	1,983,761	1,484,405	1,306,105		
Credit derivatives - notional amount (holding company as guarantor)	445,792	379,507	265,912		
Credit derivatives - notional amount (holding company as beneficiary)	23,485	33,133	53,994		
Credit derivative contracts w/ purchased credit protection-investment grade	469,277	406,200	283,149		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	6,440	36,757		
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	151,428,990	96,539,102	159,661,584		
Written options contracts (interest rate)	80,550,429	21,397,105	23,969,848		
Purchased options contracts (interest rate)	111,776,340	20,237,064	25,992,768		
Interest rate swaps	148,970,502	158,506,644	151,564,405		
Futures and forward foreign exchange	1,420,660	1,345,259	2,056,376		
Written options contracts (foreign exchange)	22,216	8,951	62,062		
Purchased options contracts (foreign exchange)	14,988	5,344	61,408		
Foreign exchange rate swaps	0	0	0		
Commodity and other futures and forward contracts	41,974,475	38,397,566	38,341,073		
Written options contracts (commodity and other)	61,545,707	66,464,394	66,034,225		
Purchased options contracts (commodity and other)	54,609,919	60,378,444	65,980,830		
Commodity and other swaps	585,313	620,167	558,363		

## Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Loan commitments (reported semiannually, June/Dec)	17.98			16.84	23.52	30	16.03	24.05	29						
Standby letters of credit	0.55			0.60	0.84	52	0.54	0.92	42						
Commercial and similar letters of credit	0.06			0.08	0.02	86	0.10	0.02	89						
Securities lent	1.32			1.06	0.40	87	1	0.62	86						
Credit derivatives - notional amount (holding company as guarantor)	0.30			0.27	0.42	67	0.20	0.52	69						
Credit derivatives - notional amount (holding company as beneficiary)	0.02			0.02	0.52	61	0.04	0.75	63						
Credit derivative contracts w/ purchased credit protection-investment grade	0.31			0.29	0.30	76	0.22	0.52	78						
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0	0.45	70	0.03	0.69	73						
Derivative contracts	433.70			332.10	68.47	90	407.15	65.81	92						
Interest rate contracts	327.31			212.39	47.31	92	275.24	43.84	93						
Interest rate futures and forward contracts	100.59			69.11	10.67	88	121.67	11.40	90						
Written options contracts (interest rate)	53.51			15.32	2.47	91	18.27	2.16	92						
Purchased options contracts (interest rate)	74.25			14.49	2.65	92	19.81	2.32	93						
Interest rate swaps	98.96			113.47	28.86	92	115.50	26.74	93						
Foreign exchange contracts	0.97			0.97	10.12	68	1.66	10.92	73						
Futures and forward foreign exchange contracts	0.94			0.96	5.23	74	1.57	5.22	76						
Written options contracts (foreign exchange)	0.01			0.01	0.05	81	0.05	0.14	83						
Purchased options contracts (foreign exchange)	0.01			0	0.08	80	0.05	0.13	84						
Foreign exchange rate swaps	0			0	2.03	38	0	2.17	37						
Equity, commodity, and other derivative contracts	105.43			118.74	3.32	96	130.24	4.08	96						
Commodity and other futures and forward contracts	27.88			27.49	0.19	97	29.22	0.25	99						
Written options contracts (commodity and other)	40.88			47.58	0.98	96	50.32	1.48	96						
Purchased options contracts (commodity and other)	36.28			43.22	0.94	96	50.28	1.29	96						
Commodity and other swaps	0.39			0.44	0.38	80	0.43	0.40	81						
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	45.19			44.37	45.53	66	47.21	44.93	69						

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Notional Amount</b>					
Derivative contracts .....	652,899,539	463,900,040	534,282,942		
Interest rate contracts .....	492,726,261	296,679,915	361,188,605		
Foreign exchange contracts .....	1,457,864	1,359,554	2,179,846		
Equity, commodity, and other contracts .....	158,715,414	165,860,571	170,914,491		
<b>Derivatives Position</b>					
Futures and forwards .....	194,824,125	136,281,927	200,059,033		
Written options .....	142,118,352	87,870,450	90,066,135		
Exchange-traded .....	141,803,011	87,591,230	89,833,459		
Over-the-counter .....	315,341	279,220	232,676		
Purchased options .....	166,401,247	80,620,852	92,035,006		
Exchange-traded .....	166,080,180	80,334,840	91,795,318		
Over-the-counter .....	321,067	286,012	239,688		
Swaps .....	149,555,815	159,126,811	152,122,768		
Held for trading .....	57,002,898	47,127,728	97,145,635		
Interest rate contracts .....	55,777,930	46,091,333	95,855,505		
Foreign exchange contracts .....	1,219,198	1,022,514	1,277,059		
Equity, commodity, and other contracts .....	5,770	13,881	13,071		
Non-traded .....	595,896,641	416,772,312	437,137,307		
Interest rate contracts .....	436,948,331	250,588,582	265,333,100		
Foreign exchange contracts .....	238,666	337,040	902,787		
Equity, commodity, and other contracts .....	158,709,644	165,846,690	170,901,420		
Derivative contracts (excluding futures and FX 14 days or less) .....	648,336,591	453,700,462	524,329,839		
One year or less .....	447,008,156	306,986,041	334,861,872		
Over 1 year to 5 years .....	144,912,237	88,872,612	178,179,158		
Over 5 years .....	56,416,198	57,841,809	11,288,809		
Gross negative fair value (absolute value) .....	150,690	91,088	653,440		
Gross positive fair value .....	635,271	264,565	664,955		
Held for trading .....	611,514	264,463	651,877		
Non-traded .....	23,757	102	13,078		
Current credit exposure on risk-based capital derivative contracts .....	3,529,901	2,246,514	3,266,560		
Credit losses on derivative contracts .....	0	0	0		
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0		
90+ days past due .....	0	0	0		

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## Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	75.47			63.95	93.44	8	67.60	92.91	8						
Foreign exchange contracts .....	0.22			0.29	3.20	51	0.41	3.39	47						
Equity, commodity, and other contracts .....	24.31			35.75	1.64	97	31.99	1.93	96						
Futures and forwards .....	29.84			29.38	13.49	79	37.44	12.78	86						
Written options .....	21.77			18.94	5.91	89	16.86	6.60	84						
Exchange-traded .....	21.72			18.88	0.15	98	16.81	0.23	97						
Over-the-counter .....	0.05			0.06	5.10	15	0.04	5.49	17						
Purchased options .....	25.49			17.38	4.42	88	17.23	4.19	90						
Exchange-traded .....	25.44			17.32	0.28	97	17.18	0.32	97						
Over-the-counter .....	0.05			0.06	3.35	39	0.04	3.20	43						
Swaps .....	22.91			34.30	69.75	16	28.47	70.34	14						
Held for trading .....	8.73			10.16	44.16	38	18.18	46.31	40						
Interest rate contracts .....	8.54			9.94	37.24	40	17.94	38.40	43						
Foreign exchange contracts .....	0.19			0.22	1.60	62	0.24	1.85	60						
Equity, commodity, and other contracts .....	0			0	0.83	74	0	1.14	72						
Non-traded .....	91.27			89.84	55.84	61	81.82	53.69	59						
Interest rate contracts .....	66.92			54.02	52.22	55	49.66	50.60	52						
Foreign exchange contracts .....	0.04			0.07	0.34	70	0.17	0.57	73						
Equity, commodity, and other contracts .....	24.31			35.75	0.13	98	31.99	0.16	98						
Derivative contracts (excluding futures and forex 14 days or less) .....	99.30			97.80	93.86	53	98.14	94.47	57						
One year or less .....	68.47			66.18	32.17	81	62.68	32.51	79						
Over 1 year to 5 years .....	22.20			19.16	30.45	39	33.35	31.16	54						
Over 5 years .....	8.64			12.47	28.09	31	2.11	28.71	16						
Gross negative fair value (absolute value) .....	0.02			0.02	0.83	4	0.12	0.72	7						
Gross positive fair value .....	0.10			0.06	1.19	4	0.12	0.85	5						
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01			0.01	0.06	33	0.06	0.06	83						
Gross positive fair value (X) .....	0.04			0.02	0.07	41	0.06	0.06	82						
Held for trading (X) .....	0.04			0.02	0.06	54	0.06	0.05	83						
Non-traded (X) .....	0			0	0.01	13	0	0.01	31						
Current credit exposure (X) .....	0.25			0.17	0.05	87	0.28	0.04	91						
Credit losses on derivative contracts .....	0			0	0	45	0	0	47						
<b>Past Due Derivative Instruments Fair Value</b>															
30–89 days past due .....	0			0	0	47	0	0	47						
90+ days past due .....	0			0	0	48	0	0	48						
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	3.95			2.98	0.73	88	4.74	0.53	93						

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## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	377,606	298,776	263,324		
Gross losses	61,189	48,017	43,986		
Write-downs, transfers to loans held-for-sale	0	0	0		
Recoveries	17,460	18,303	14,256		
Net losses	43,729	29,714	29,730		
Provision for loan and lease losses	177,061	109,455	70,541		
Adjustments	-613	-911	-5,359		
Ending balance	510,325	377,606	298,776		
Memo: Allocated transfer risk reserve (ATTR)	0	0	0		

  

BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
0.13			0.09	0.15	37	0.06	0.14	25						
0.30			0.21	0.24	53	0.16	0.24	44						
404.91			368.36	130.58	95	237.27	134.68	89						
0.77			0.62	0.83	32	0.54	0.90	21						
0.77			0.62	0.81	33	0.54	0.89	21						
11.67			12.71	8.03	78	10.05	7.54	77						
327.10			211.29	218.72	66	279.57	214.03	73						
322.01			206.20	151.73	74	265.23	160.51	80						
0.10			0.09	0.28	26	0.10	0.30	25						
0.03			0.03	0.08	32	0.03	0.09	21						
0.07			0.06	0.21	26	0.07	0.22	28						
0			0	0	40	0	0	39						
36.36			41.61	36.22	70	41.30								
35.13			51.98	24.40	84	39.13	21.75	81						
0			0	0.01	33	0	0.02	28						
0			0	0.01	38	-0.01	0.01	26						
-0.01			0	0.02	35	-0.05	0.03	17						
0			0	0	39	0	0.01	39						
0			0	0.01	24	0	0.01	37						
-0.01			0	-0.01	40	-0.01	-0.03	50						
0			0	0	55	0	-0.01	63						
-0.01			0	-0.01	36	-0.01	-0.02	41						
0			0	0	56	0	0	58						
0			0	0.02	22	0	0.02	28						
0			0	0.01	19	0	0.01	20						
0			0	0.01	40	0	0.01	44						
0			0	0.01	48	0	0	50						
0.31			0.27	0.37	47	0.33	0.31	61						
0.39			0.36	1.17	21	0.25	1.16	19						
2.68			1.92	3.11	28	1.23	2.92	18						
				0.08			0.15							
				0			0							
0			0.01	0.15	38	0.01	0.14	43						

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## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	309,962	201,220	176,339		
90+ days past due loans and leases	2,466	4,416	5,782		
Nonaccrual loans and leases	156,015	178,713	106,868		
Total past due and nonaccrual loans and leases	468,443	384,349	288,989		
<b>Restructured 30–89 days past due</b>	724	79	0		
<b>Restructured 90+ days past due</b>	0	0	0		
<b>Restructured nonaccrual</b>	32,753	52,591	40,166		
<b>Total restructured loans and leases</b>	33,477	52,670	40,166		
<b>30–89 days past due loans held for sale</b>	0	0	0		
<b>90+ days past due loans held for sale</b>	0	0	0		
<b>Nonaccrual loans held for sale</b>	0	0	0		
<b>Total past due and nonaccrual loans held for sale</b>	0	0	0		
<b>Restructured loans and leases in compliance</b>	3,265	19,961	30,272		
<b>Other real estate owned</b>	4,499	4,660	6,611		
<b>Other Assets</b>					
30–89 days past due	2,898	227	1,703		
90+ days past due	7,976	3,508	1,585		
Nonaccrual	0	0	0		
Total other assets past due and nonaccrual	10,874	3,735	3,288		

### Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
30–89 days past due loans and leases	0.47			0.33	0.43	44	0.32	0.44	36						
90+ days past due loans and leases	0			0.01	0.15	25	0.01	0.17	29						
Nonaccrual loans and leases	0.23			0.29	0.51	27	0.19	0.54	12						
90+ days past due and nonaccrual loans and leases	0.24			0.30	0.71	15	0.20	0.75	9						

30–89 days past due restructured	0			0	0.01	28	0	0.02	12						
90+ days past due restructured	0			0	0.01	29	0	0.01	26						
Nonaccrual restructured	0.05			0.09	0.14	43	0.07	0.16	32						
30–89 days past due loans held for sale	0			0	0	38	0	0	37						
90+ days past due loans held for sale	0			0	0	42	0	0	43						
Nonaccrual loans held for sale	0			0	0	40	0	0	38						

### Percent of Loans and Leases and Other Assets

#### 30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.47			0.33	0.43	44	0.32	0.44	36						
90+ days past due assets	0.02			0.01	0.15	26	0.01	0.18	28						
Nonaccrual assets	0.23			0.29	0.53	27	0.19	0.57	11						
30+ days past due and nonaccrual assets	0.72			0.63	1.19	21	0.53	1.26	10						

#### Percent of Total Assets

90+ days past due and nonaccrual assets	0.11			0.13	0.44	12	0.09	0.48	6						
90+ days past due and nonaccrual assets + other real estate owned	0.11			0.14	0.48	11	0.09	0.52	5						

#### Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	0.11			0.15	0.53	11	0.11	0.60	6						
Allowance for loan and lease losses	32.23			53.87	115.41	19	48.11	118.28	15						
Equity capital + allowance for loan and lease losses	0.88			1.17	4.28	13	0.88	4.79	8						
Tier 1 capital + allowance for loan and lease losses	1.12			1.53	5.65	11	1.18	6.16	6						
Loans and leases + other real estate owned	0.25			0.33	0.85	13	0.26	0.96	6						

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



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## Past Due and Nonaccrual Loans and Leases

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	0.51			0.42	0.38	66	0.42	0.42	58						
	90+ days past due .....	0			0	0.16	32	0.01	0.22	35						
	Nonaccrual .....	0.07			0.08	0.46	12	0.09	0.57	8						
Commercial and industrial	30–89 days past due .....	0.46			0.12	0.31	26	0.30	0.30	61						
	90+ days past due .....	0			0	0.05	30	0	0.05	37						
	Nonaccrual .....	1.02			1.84	0.83	88	1.05	0.76	70						
Individuals	30–89 days past due .....	0.23			1.49	0.83	83	0.26	0.84	21						
	90+ days past due .....	0.06			0.11	0.17	59	0.09	0.16	57						
	Nonaccrual .....	0.53			0.31	0.17	73	0.04	0.23	27						
Depository institution loans	30–89 days past due .....	0.02			0	0	47	0	0	47						
	90+ days past due .....	0.01			0	0	49	0	0	47						
	Nonaccrual .....	0			0	0	48	0	0	48						
Agricultural	30–89 days past due .....					0.24			0.17							
	90+ days past due .....					0			0							
	Nonaccrual .....					0.67			0.75							
Foreign governments	30–89 days past due .....					0.07			0.01							
	90+ days past due .....					0			0							
	Nonaccrual .....					0.03			0.06							
Other loans and leases	30–89 days past due .....	0.42			0.20	0.20	63	0.22	0.17	71						
	90+ days past due .....	0			0.01	0.01	76	0.01	0.01	73						
	Nonaccrual .....	0.02			0	0.13	32	0.03	0.14	47						

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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## Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.37			0.26	0.67	18	0.09	0.71	6						
	90+ days past due .....	0			0	0.31	33	0.01	0.46	33						
	Nonaccrual .....	0.12			0.13	0.73	8	0.16	0.86	13						
Revolving	30–89 days past due .....	0.49			0.79	0.45	82	0.22	0.50	25						
	90+ days past due .....	0.02			0	0.05	24	0	0.05	25						
	Nonaccrual .....	0.54			0.67	1	52	0.30	1.17	24						
Closed-end	30–89 days past due .....	0.36			0.22	0.70	16	0.08	0.75	5						
	90+ days past due .....	0			0	0.35	37	0.01	0.53	34						
	Nonaccrual .....	0.09			0.08	0.70	8	0.15	0.84	14						
Junior lien	30–89 days past due .....	0			0	0.02	9	0	0.03	9						
	90+ days past due .....	0			0	0	29	0	0	24						
	Nonaccrual .....	0			0	0.04	17	0	0.06	19						
Commercial real estate	30–89 days past due .....	0.67			0.60	0.18	94	0.77	0.17	96						
	90+ days past due .....	0.01			0	0.03	44	0.01	0.03	62						
	Nonaccrual .....	0.01			0.02	0.23	13	0.01	0.28	11						
Construction and development	30–89 days past due .....	0.97			0.73	0.28	83	3.07	0.21	97						
	90+ days past due .....	0			0	0.02	33	0	0.02	31						
	Nonaccrual .....	0.01			0	0.20	27	0	0.19	28						
1–4 family	30–89 days past due .....	0			0	0.06	25	0.78	0.06	99						
	90+ days past due .....	0			0	0	41	0	0	43						
	Nonaccrual .....	0			0	0.02	30	0	0.02	28						
Other	30–89 days past due .....	0.97			0.73	0.20	87	2.29	0.13	97						
	90+ days past due .....	0			0	0.01	35	0	0.02	33						
	Nonaccrual .....	0.01			0	0.17	33	0	0.15	33						
Multifamily	30–89 days past due .....	0.34			0.05	0.08	61	0.10	0.10	66						
	90+ days past due .....	0.01			0	0	41	0.12	0.01	93						
	Nonaccrual .....	0			0	0.05	21	0	0.08	23						
Nonfarm non-residential	30–89 days past due .....	0.64			0.64	0.14	96	0.22	0.17	67						
	90+ days past due .....	0.01			0	0.03	47	0.01	0.03	55						
	Nonaccrual .....	0.01			0.03	0.28	13	0.02	0.30	10						
Owner Occupied	30–89 days past due .....	0.23			0.15	0.07	81	0.19	0.09	81						
	90+ days past due .....	0.01			0	0.01	26	0	0.01	25						
	Nonaccrual .....	0.01			0.03	0.16	21	0.01	0.17	14						
Other	30–89 days past due .....	0.42			0.49	0.07	96	0.03	0.07	45						
	90+ days past due .....	0			0	0.01	60	0.01	0.01	69						
	Nonaccrual .....	0			0	0.10	9	0.01	0.13	16						
Farmland	30–89 days past due .....	0			0	0.23	23	0	0.25	23						
	90+ days past due .....	0			0	0.01	42	0	0.01	42						
	Nonaccrual .....	0			0	0.84	19	0	1.23	19						
Credit card	30–89 days past due .....	1.03			1.32	1.19	60	0.98	1.22	28						
	90+ days past due .....	0.64			0.68	0.78	41	0.57	0.73	39						
	Nonaccrual .....	0			0	0.11	35	0	0.09	36						

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	17,413,801	17,412,842	17,707,256		
Retained earnings	665,674	-375,220	-1,575,970		
Accumulated other comprehensive income (AOCI)	85,287	-40,253	-137,951		
Common equity tier 1 minority interest	0	0	0		
Common equity tier 1 capital before adjustments/deductions	18,164,762	16,997,369	15,993,335		
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	3,942,400	4,058,994	4,258,997		
Accumulated other comprehensive income-related adjustments	85,216	-40,088	-137,370		
Other deductions from common equity tier 1 capital	0	0	0		
Subtotal:	14,137,146	12,978,463	11,871,708		
Adjustments and deductions for common equity tier 1 capital	19,271	30,797	37,358		
Common equity tier 1 capital	14,117,875	12,947,666	11,834,350		
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0		
Non-qualifying capital instruments	0	0	0		
Tier 1 minority interest not included in common equity tier 1 capital	0	1,005	1,010		
Additional tier 1 capital before deductions	0	1,005	1,010		
Less: Additional tier 1 capital deductions	19,271	31,802	38,368		
Additional tier 1 capital	0	0	0		
<b>Tier 1 Capital</b>	14,117,875	12,947,666	11,834,350		
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0		
Non-qualifying capital instruments	0	0	0		
Total capital minority interest not included in tier 1 capital	29,956	55,986	80,366		
Allowance for loan and lease losses in tier 2 capital	559,355	422,868	334,996		
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0		
Tier 2 capital before deductions	589,311	478,854	415,362		
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0		
Tier 2 capital	589,311	478,854	415,362		
Exited advanced approach tier 2 capital					
Total capital	14,707,186	13,426,520	12,249,712		
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	146,387,644	136,451,133	125,164,891		
Less: Deductions from common equity tier 1 capital	3,961,671	4,090,796	4,297,365		
Less: Other deductions	-21,386	-38,467	-13,393		
Total assets for leverage ratio	142,447,359	132,398,804	120,880,919		
Total risk-weighted assets	89,433,337	75,307,003	68,857,446		
Exited advanced approach total RWA					
<b>Capital Ratios</b>					
Common equity tier 1 capital, column A	15.79				
Common equity tier 1 capital, column B	0				
Tier 1 capital, column A	15.79				
Tier 1 capital, column B	0				
Total capital, column A	16.44				
Total capital, column B	0				
Tier 1 leverage	9.91				
Supplementary leverage ratio, advanced approaches HCs					

  

BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
	15.79			17.19	12.11	92	17.19	12.09	92					
	0			0	0.29	46	0	0.52	45					
	15.79			17.19	12.78	90	17.19	12.85	89					
	0			0	0.34	46	0	0.60	45					
	16.44			17.83	14.36	88	17.79	14.45	86					
	0			0	0.38	46	0	0.67	45					
	9.91			9.78	9.76	59	9.79	9.71	53					
				7.41			7.31							

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0				
Total property and casualty assets	0	0	0				
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0				
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0				
Total insurance underwriting equity	0	0	0				
Total property and casualty equity	0	0	0				
Total life and health equity	0	0	0				
Total insurance underwriting net income	0	0	0				
Total property and casualty	0	0	0				
Total life and health	0	0	0				
Claims and claims adjusted expense reserves (P/C)	0	0	0				
Unearned premiums (P/C)	0	0	0				
Policyholder benefit and contractholder funds (L/H)	0	0	0				
Separate account liabilities (L/H)	0	0	0				
Insurance activities revenue	9,939	9,052	9,499			9.80	
Other insurance activities income	9,939	9,052	9,499			9.80	
Insurance and reinsurance underwriting income	0	0	0				
Premiums	0	0	0				
Credit related insurance underwriting	0	0	0				
Other insurance underwriting	0	0	0				
Insurance benefits, losses, expenses	0	0	0				
Net assets of insurance underwriting subsidiaries	0	0	0				
Life insurance assets	320,766	285,784	255,111			12.24	

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0			0	0.01	37	0	0.01	36						
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..					51.47			56.12							
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..					48.53			43.88							
Separate account assets (L/H) / Total life assets .....					7.26			8.53							
Insurance activities revenue / Adjusted operating income .....	0.13			0.12	0.47	54	0.15	0.47	59						
Premium income / Insurance activities revenue .....	0			0	7.32	37	0	4.86	37						
Credit related premium income / Total premium income .....					34.91			44.54							
Other premium income / Total premium income .....					65.09			55.46							
Insurance underwriting net income / Consolidated net income .....	0			0	0.08	39	0	0.08	42						
Insurance net income (P/C) / Equity (P/C) .....					19.86			15.64							
Insurance net income (L/H) / Equity (L/H) .....					5.13			1.99							
Insurance benefits, losses, expenses / Insurance premiums .....					233.61			160.49							
Reinsurance recovery (P/C) / Total assets (P/C) .....					0.15			0.17							
Reinsurance recovery (L/H) / Total assets (L/H) .....					0.15			2.31							
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0			0	0	42	0	0	42						
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	2.19			2.14	11.51	17	2.10	10.22	19						
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	61,529,670			66,824,177			67,571,622								
Net assets of broker-dealer subsidiaries / Consolidated assets .....	40.87			47.84	1.39	96	51.49	1.79	96						

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## Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Foreign Activities</b>					
Total foreign loans and leases	1,257,360	1,083,173	993,171		
Real estate loans	998,820	890,129	718,259		
Commercial and industrial loans	241,724	177,883	228,782		
Loans to depository institutions and other banks acceptances	16,816	15,161	46,130		
Loans to foreign governments and institutions	0	0	0		
Loans to individuals	0	0	0		
Agricultural loans	0	0	0		
Other foreign loans	0	0	0		
Lease financing receivables	0	0	0		
Debt securities	1,009	1,025	579		
Interest-bearing bank balances	331,133	45,629	30,974		
Total selected foreign assets	1,589,502	1,129,827	1,024,724		
Total foreign deposits	0	0	0		
Interest-bearing deposits	0	0	0		
Non-interest-bearing deposits	0	0	0		

### Analysis Ratios

BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Yield: Foreign loans	0		0	1.25	31	0	1.17	30						
Cost: Interest-bearing deposits				1.19			0.97							

### Net Losses as a Percent of Foreign Loans by Type

Real estate loans				27.03			27.29							
Commercial and industrial loans				0.29			1.53							
Foreign governments and institutions				0			0							

### Growth Rates

Net loans and leases	16.08			9.06	22.48	62		7.24						
Total selected assets	40.69			10.26	12.40	69		3.24						
Deposits				10.36				5						

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**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		1,637,294	2,430,425	3,048,276			-32.63	
1–4 family residential loans		0	0	0				
Home equity lines		0	0	0				
Credit card receivables		0	0	0				
Auto loans		0	0	0				
Commercial and industrial loans		0	0	0				
All other loans and leases		1,637,294	2,430,425	3,048,276			-32.63	
Retained credit exposure		0	0	0				
1–4 family residential loans		0	0	0				
Home equity lines		0	0	0				
Credit card receivables		0	0	0				
Auto loans		0	0	0				
Commercial and industrial loans		0	0	0				
All other loans and leases		0	0	0				
Unused commitments to provide liquidity (servicer advance)		0	0	0				
Seller's interest carried as securities and loans		0	0	0				
Home equity lines		0	0	0				
Credit card receivables		0	0	0				
Commercial and industrial loans		0	0	0				
Asset-backed commercial paper conduits		0	0	0				
Credit exposure from credit enhancements provided to conduit structures		0	0	0				
Liquidity commitments provided to conduit structures		0	0	0				
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
Activity as a Percent of Total Assets								
Securitization activities		1.09	1.74	2.32				
1–4 family residential loans		0	0	0				
Home equity lines		0	0	0				
Credit card receivables		0	0	0				
Auto loans		0	0	0				
Commercial and Industrial loans		0	0	0				
All other loans and leases		1.09	1.74	2.32				
Asset-backed commercial paper conduits		0	0	0				
Credit exposure from credit enhancements provided to conduit structures		0	0	0				
Liquidity commitments provided to conduit structures		0	0	0				
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		23.28	21.63	19.18				
Home equity lines		1.67	1.89	2.12				
Credit card receivables		0.26	0.39	0.37				
Auto loans and other consumer loans		1.81	1.55	1.44				
Commercial and industrial loans		17.20	12.86	12.91				
All other loans and leases		55.79	61.67	63.98				

## Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure .....	0	0	0		
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0		
Unused commitments to provide liquidity (servicer advance) .....	0	0	0		
Seller's interest carried as securities and loans .....	0	0	0		
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure .....	0	0	0		
Total retained credit exposure and asset sale credit exposure .....	0.02	0.03	0.04		

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0				
Home equity lines .....	0	0	0				
Credit card receivables.....	0	0	0				
Auto loans .....	0	0	0				
Commercial and industrial loans .....	0	0	0				
All other loans and leases.....	0	0	0				
Total 30–89 days past due securitized assets .....	0	0	0				
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0				
Home equity lines .....	0	0	0				
Credit card receivables.....	0	0	0				
Auto loans .....	0	0	0				
Commercial and industrial loans .....	0	0	0				
All other loans and leases.....	0	0	0				
Total 90+ days past due securitized assets .....	0	0	0				
Total past due securitized assets.....	0	0	0				
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0				
Home equity lines .....	0	0	0				
Credit card receivables.....	0	0	0				
Auto loans .....	0	0	0				
Commercial and industrial loans .....	0	0	0				
All other loans and leases.....	0	0	0				
Total net losses on securitized assets.....	0	0	0				



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## Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0		
Total 30–89 days past due securitized assets .....	0	0	0		
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0		
Total 90+ days past due securitized assets .....	0	0	0		
Total past due securitized assets percent of securitized assets .....	0	0	0		
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0		
Total net losses on securitized assets .....	0	0	0		
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.36	0.22	0.08		
Home equity lines .....	0.49	0.79	0.22		
Credit card receivables .....	1.03	1.32	0.98		
Commercial and industrial loans .....	0.46	0.12	0.30		
All other loans and leases .....	0.48	0.37	0.36		
Total managed loans past due 30–89 days .....	0.46	0.32	0.30		
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0.01		
Home equity lines .....	0.02	0	0		
Credit card receivables .....	0.64	0.68	0.57		
Commercial and industrial loans .....	0	0	0		
All other loans and leases .....	-0.02	0	0		
Total managed loans past due 90+ days .....	0	0.01	0.01		
<b>Total Past Due Managed Assets</b> .....	0.46	0.32	0.31		
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0		
Home equity lines .....	-0.01	0	-0.05		
Credit card receivables .....	2.68	1.92	1.23		
Commercial and industrial loans .....	0.31	0.27	0.33		
All other loans and leases .....	0.01	0.01	0.01		
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b> .....	0.06	0.05	0.05		

# Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0				
Dividends	0	0	0				
Interest	0	0	0				
Management and service fees	0	0	0				
Other income	0	0	0				
Income from nonbank subsidiaries	26,000	362,000	60,000			-92.82	
Dividends	26,000	362,000	60,000			-92.82	
Interest	0	0	0				
Management and service fees	0	0	0				
Other income	0	0	0				
Income from subsidiary holding companies	298	2,922	0			-89.80	
Dividends	0	0	0				
Interest	298	2,922	0			-89.80	
Management and service fees	0	0	0				
Other income	0	0	0				
Total income from subsidiaries	26,298	364,922	60,000			-92.79	
Securities gains (losses)	0	0	0				
Other operating income	0	0	0				
Total operating income	26,298	364,922	60,000			-92.79	
Operating Expenses							
Personnel expenses	0	0	0				
Interest expense	0	0	0				
Other expenses	6,404	9,277	4,183			-30.97	
Provision for loan and lease losses	0	0	0				
Total operating expenses	6,404	9,277	4,183			-30.97	
Income (loss) before taxes	19,894	355,645	55,817			-94.41	
Applicable income taxes (credit)	0	0	0				
Extraordinary items							
Income before undistributed income of subsidiaries	19,894	355,645	55,817			-94.41	
Equity in undistributed income of subsidiaries	1,021,231	846,099	946,602			20.70	
Bank subsidiaries	0	0	0				
Nonbank subsidiaries	212,284	8,840	160,463			2301.40	
Subsidiary holding companies	808,947	837,259	786,139			-3.38	
Net income (loss)	1,041,125	1,201,744	1,002,419			-13.37	
Memoranda							
Bank net income	0	0	0				
Nonbank net income	238,284	370,840	220,463			-35.74	
Subsidiary holding companys' net income	808,947	837,259	786,139			-3.38	

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## Parent Company Balance Sheet

	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	1-Year	5-Year
<b>Assets</b>												
Investment in bank subsidiaries .....	0	0	0	0	0	0						
Common and preferred stock .....	0	0	0	0	0	0						
Excess cost over fair value .....	0	0	0	0	0	0						
Loans, advances, notes, and bonds .....	0	0	0	0	0	0						
Other receivables .....	0	0	0	0	0	0						
Investment in nonbank subsidiaries .....	9,469,980	35.23	541,167	3.18	531,327	3.32					1649.92	
Common and preferred stock .....	353,451	1.31	141,167	0.83	131,327	0.82					150.38	
Excess cost over fair value .....	0	0	0	0	0	0						
Loans, advances, notes, and bonds .....	9,116,529	33.91	400,000	2.35	400,000	2.50					2179.13	
Other receivables .....	0	0	0	0	0	0						
Investment in subsidiary holding companies .....	17,385,950	64.68	16,450,734	96.78	15,406,188	96.30					5.68	
Common and preferred stock .....	17,280,950	64.28	16,345,734	96.16	15,406,188	96.30					5.72	
Excess cost over fair value .....	0	0	0	0	0	0						
Loans, advances, notes, and bonds .....	105,000	0.39	105,000	0.62	0	0					0.00	
Other receivables .....	0	0	0	0	0	0						
<b>Assets Excluding Investment in Subsidiaries</b>												
Net loans and leases .....	0	0	0	0	0	0						
Securities .....	0	0	0	0	0	0						
Securities purchased (reverse repos) .....	0	0	0	0	0	0						
Cash and due from affiliated depository institution .....	26,052	0.10	6,164	0.04	60,005	0.38					322.65	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0						
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0						
Intangible assets .....	0	0	0	0	0	0						
Other assets .....	11	0	11	0	0	0					0.00	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0						
Total assets .....	26,881,993	100.00	16,998,076	100.00	15,997,520	100.00					58.15	
<b>Liabilities and Capital</b>												
Deposits .....	0	0	0	0	0	0						
Securities sold (repos) .....	0	0	0	0	0	0						
Commercial paper .....	0	0	0	0	0	0						
Other borrowings 1 year or less .....	0	0	0	0	0	0						
Borrowings with maturity over 1 year .....	8,716,529	32.43	0	0	0	0						
Subordinated notes and debentures .....	0	0	0	0	0	0						
Other liabilities .....	308	0	287	0	245	0					7.32	
Balance due to subsidiaries and related institutions .....	393	0	420	0	3,940	0.02					-6.43	
Total liabilities .....	8,717,230	32.43	707	0	4,185	0.03					999999.00	
Equity Capital .....	18,164,763	67.57	16,997,369	100	15,993,335	99.97					6.87	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0						
Common stock .....	0	0	0	0	0	0						
Common surplus .....	17,413,802	64.78	17,412,842	102.44	17,707,256	110.69					0.01	
Retained earnings .....	665,674	2.48	-375,220	-2.21	-1,575,970	-9.85						
Accumulated other comprehensive income .....	85,287	0.32	-40,253	-0.24	-137,951	-0.86						
Other equity capital components .....	0	0	0	0	0	0						
Total liabilities and equity capital .....	26,881,993	100.00	16,998,076	100.00	15,997,520	100.00					58.15	
<b>Memoranda</b>												
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0						
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0						
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0						
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0						
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0						
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0						

## Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	5.94			7.26	9.68	15	6.47	10.40	12						
Bank net income / Average equity investment in banks .....					10.51			11.19							
Nonbank net income / Average equity investment in nonbanks .....	90.36			253.24	7.89	98	227.57	7.10	99						
Subsidiary HCs net income / Average equity investment in sub HCs .....	4.82			5.27	8.55	32	5.18	8.78	27						
Bank net income / Parent net income .....	0			0	82.22	7	0	82.56	8						
Nonbank net income / Parent net income .....	22.89			30.86	5.93	88	21.99	3.78	90						
Subsidiary holding companies' net income / Parent net income .....	77.70			69.67	74	42	78.42	72.48	42						
<b>Leverage</b>															
Total liabilities / Equity capital .....	47.99			0	20.43	4	0.03	20.88	6						
Total debt / Equity capital .....	47.99			0	14.31	13	0	14.69	15						
Total debt + notes payable to subs that issued TPS / Equity capital .....	47.99			0	16.36	7	0	17.10	6						
Total debt + Loans guaranteed for affiliate / Equity capital .....	47.99			0	14.56	13	0	15.14	15						
Total debt / Equity capital – excess over fair value .....	47.99			0	14.51	13	0	14.81	15						
Long-term debt / Equity capital .....	47.99			0	13.04	13	0	13.37	15						
Short-term debt / Equity capital .....	0			0	1.02	36	0	1.14	37						
Current portion of long-term debt / Equity capital .....	0			0	0.05	40	0	0.14	39						
Excess cost over fair value / Equity capital .....	0			0	0.12	38	0	0.12	39						
Long-term debt / Consolidated long-term debt .....	81.92			0	28.44	13	0	28.63	14						
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	97.08			97	103.22	15	97.15	103.10	17						
Total investment in subs / Equity capital .....	147.85			99.97	111.07	21	99.65	112.48	21						
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.51			-0.42	0.36	13	-0.45	0.35	13						
Equity investment in subs – equity cap / Net income-div (X) .....					1.22			1.22							
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	410.65			3,933.62	177.68	99	1,434.38	162.34	99						
Cash from ops + noncash items + op expense / Op expense + dividend .....	410.56			3,896.04	190.27	99	1,533.18	174.91	99						
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	100.84			-480.37	116.34	1	1,534.50	103.19	99						
Pretax operating income + interest expense / Interest expense .....					1,968.54			2,898.75							
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....					1,632.83			1,369.37							
Dividends + interest from subsidiaries / Interest expense + dividends .....					210.80			188.90							
Fees + other income from subsidiaries / Salary + other expenses .....	0			0	16.52	30	0	16.08	33						
Net income / Current part of long-term debt + preferred dividends (X) .....					57.11			33.93							
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0.48			0.65	2.64	42	0.35	2.61	36						
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....					0.04			0.24							
Nonaccrual .....					0.54			6.54							
Total .....					0.58			6.78							
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0			0	0	49	0	0	49						
To nonbank subsidiaries .....	0			0	0.10	46	0	0.24	44						
To subsidiary holding companies .....	0			0	0	49	0	0	49						
Total .....	0			0	0.10	46	0	0.25	44						
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	46.36			54.74	5.62	92	58.23	5.50	93						
Combined thrift assets (reported only by bank holding companies) .....	0			0	0	50	0	0	50						
Combined foreign nonbank subsidiary assets .....	0.22			1.47	0.19	90	3.03	0.21	92						

## Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	0			0	57.84	1	0	57.26	2						
Dividends declared / Net income .....	0			0	33.08	3	0	27.33	5						
Net income – dividends / Average equity .....	5.94			7.26	6.46	61	6.47	7.33	41						
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....					178.13			157.73							
Dividends from nonbank subsidiaries .....					7.53			7.13							
Dividends from subsidiary holding companies.....					21.40			16.86							
Dividends from all subsidiaries .....					260.40			215.26							
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....					66.55			60.71							
Interest income from bank subsidiaries.....					0.54			0.52							
Management and service fees from bank subsidiaries .....					1.55			1.88							
Other income from bank subsidiaries.....					0			0							
Operating income from bank subsidiaries .....					69.36			63.43							
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	10.91			97.62	82.95	58	27.22	51.40	48						
Interest income from nonbank subsidiaries.....	0			0	20.25	26	0	18.56	24						
Management and service fees from nonbank subsidiaries .....	0			0	1.92	38	0	2.96	38						
Other income from nonbank subsidiaries.....	0			0	1.06	43	0	0.15	48						
Operating income from nonbank subsidiaries .....	10.91			97.62	150.41	45	27.22	99.33	32						
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	0			0	61.23	17	0	48.56	15						
Interest income from subsidiary holding companies .....	0.04			0.35	6.54	57	0	3.95	26						
Management and service fees from subsidiary holding companies.....	0			0	0.36	46	0	0.43	46						
Other income from subsidiary holding companies .....	0			0	0.29	44	0	0.01	48						
Operating income from subsidiary holding companies.....	0.04			0.35	76.49	23	0	61.19	9						
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0			0	67.32	10	0	65.18	11						
Interest income from bank subsidiaries.....	0			0	0.80	18	0	0.92	18						
Management and service fees from bank subsidiaries .....	0			0	1.81	36	0	2.01	37						
Other income from bank subsidiaries.....	0			0	0.03	44	0	0.02	47						
Operating income from bank subsidiaries .....	0			0	78.80	4	0	74.20	5						
Dividends from nonbank subsidiaries .....	98.87			99.20	2.65	99	100	2.57	99						
Interest income from nonbank subsidiaries.....	0			0	1.19	30	0	2.32	29						
Management and service fees from nonbank subsidiaries .....	0			0	0.06	41	0	0.03	41						
Other income from nonbank subsidiaries.....	0			0	0.04	44	0	0.02	48						
Operating income from nonbank subsidiaries .....	98.87			99.20	7.29	97	100	7.64	97						
Dividends from subsidiary holding companies.....	0			0	4.52	43	0	5.15	42						
Interest income from subsidiary holding companies .....	1.13			0.80	0.20	90	0	0.37	43						
Management and service fees from subsidiary holding companies.....	0			0	0	49	0	0	49						
Other income from subsidiary holding companies .....	0			0	0	48	0	0	49						
Operating income from subsidiary holding companies.....	1.13			0.80	6.08	82	0	6.79	39						
Loans and advances from subsidiaries / Short term debt.....					83.37			87.87							
Loans and advances from subsidiaries / Total debt .....	0				28.33			26.53							